<u>Marked up original</u>:

After the software in block 618 analyzes the <u>loss and determines if a payment for the</u> <u>loss is required. If a payment is required, then the software in block 618 initiates an</u> <u>electronic transfer to a block 510. If a payment is not required, then the software in</u> <u>block 618 sends a notice to that effect is sent to the user (20) via a network (45)</u>.

<u>IN THE CLAIMS</u>

The Applicant respectfully requests the Examiner to enter the following amendments. Please amend the claims to read as shown below on pages 4 through 16, a marked up version of the original claims is shown on pages 17 through 29.

<u>Change to</u>:

1. (amended) A computer readable medium having sequences of instructions stored therein, which when executed cause the processors in a plurality of computers that have been connected via a network to perform an organization performance method, comprising:

  integrating data from a variety of sources in accordance with a common schema, and using at least a portion of the integrated data to create one or more tools for managing organization financial performance.

2. (amended) The computer readable medium of claim 1 where the method further comprises making the one or more tools available for review.

3. (amended) The computer readable medium of claim 2 where the one or more tools are made available for review using an electronic display, a paper document or combinations thereof.

4. (amended) The computer readable medium of claim 1 where data is obtained from advanced financial systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, estimating systems, intellectual property management systems, process management systems, supply chain management systems, vendor management systems, operation management systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), quality control systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, purchasing systems, web site systems, the Internet, external databases, user input and combinations thereof.

5. (amended) The computer readable medium of claim 1 where the data includes historical data, forecast data and combinations thereof.

6. (new) The computer readable medium of claim 1 where the data includes transaction data, descriptive data, geospatial data, text data, linkage data and combinations thereof.

7. (new) The computer readable medium of claim 1 where an organization is a single product, a group of products, a division, an entire company, a multi company corporation or a value chain.

8. (new) The computer readable medium of claim 1 where the organization is a client.

9. (new) The computer readable medium of claim 1 where the common schema defines common attributes from the group consisting of data structure, organization designation, metadata standard and data dictionary.

10. (new) The computer readable medium of claim 9 where the data dictionary defines standard data attributes from the group consisting of account numbers, components of value, currencies, elements of value, enterprise designations, market value factors, organization designations, risks, time periods and units of measure.

11. (new) The computer readable medium of claim 9 where the data structure is a hierarchy.

12. (new) The computer readable medium of claim 9 where the metadata standard is XML, Microsoft OIS or the Metadata Coalition specification.

13. (new) The computer readable medium of claim 1 where the one or more tools for organization management include analytical models, an organization ontology, management reports, performance information, lists of changes that will optimize one or more aspects of organization financial performance, a system for automated equity trading, a system for automated purchase of risk transfer and combinations thereof.

14. (new) The computer readable medium of claim 1 where analytical models include component of value models, market value models, network models, optimization models, simulation models and combinations thereof.

15. (new) The computer readable medium of claim 14 where the component of value models quantify the impact of one or more elements of value and one or more market value factors on revenue, expense or capital change by enterprise.

16. (new) The computer readable medium of claim 14 where the elements of value are.

17. (new) The computer readable medium of claim 14 where the market value factors are.

18. (new) The computer readable medium of claim 14 where the component of value models are causal predictive models.

19. (new) The computer readable medium of claim 14 where element value drivers, composite variables or vectors are used as inputs to the component of value models.

20. (new) The computer readable medium of claim 14 where the weightings of the best fit component of value models are used to quantify the impact of each element of value and market value factor on each component of value.

21. (new) The computer readable medium of claim 14 where the component of value models are selected from the group consisting of neural net; regression; generalized additive; multivalent, support vector, entropy minimization, Markov, Bayesian, minimum message length (MML) and path analysis models.

22. (new) The computer readable medium of claim 14 where the market value model quantifies the relationship between organization market value and the combination of the current operation, real option and market sentiment values for the organization by enterprise.

23. (new) The computer readable medium of claim 22 where market value models forecast future organization market value.

24. (new) The computer readable medium of claim 23 where the future market value of enterprise equity is forecast by removing the forecast value of organization debt from the forecast of future organization market value.

25. (new) The computer readable medium of claim 14 where network models are enterprise network models or organization network models.

26. (new) The computer readable medium of claim 14 where network models are neural nets.

27. (new) The computer readable medium of claim 25 where enterprise network models quantify the interrelationship between each element of value, enterprise market value factors, the other enterprise elements of value and one or more aspects of enterprise financial performance or the interrelationship between each market value factor, enterprise elements of value, the other enterprise market value factors and one or more aspects of enterprise financial performance.

28. (new) The computer readable medium of claim 27 wherein the number of input nodes for an enterprise network model is a function of the number of active enterprise elements of value, the number of market value factors and the level of interaction between the elements and factors.

29. (new) The computer readable medium of claim 27 wherein the number of input nodes for an enterprise network model equals one plus the number of active elements of value and market value factors when composite variables are used to summarize the impact of all active elements of value and market value factors.

30. (new) The computer readable medium of claim 27 wherein the number of input nodes for the enterprise network model equals one plus the number of element value drivers and factor value drivers when composite variables are not used to summarize the impact of any active elements of value or market value factors.

31. (new) The computer readable medium of claim 27 where the number of input nodes in an enterprise network model is between one plus the number of active elements of value and market value factors and one plus the number of active element value drivers and factor value drivers.

32. (new) The computer readable medium of claim 27 where the active elements of value are alliances, brands, channels, customers, customer relationships, employees, equipment, intellectual property, partnerships, processes, production equipment, vendors, vendor relationships and combinations thereof.

33. (new) The computer readable medium of claim 27 where the one or more aspects of enterprise financial performance are revenue, expense, capital change, market value and combinations thereof.

34. (new) The computer readable medium of claim 27 where market value factors are commodity prices, inflation rate, gross domestic product, volatility, interest rates, insider trading, consumer confidence, organization performance against expectations, the unemployment rate and combinations thereof.

36. (new) The computer readable medium of claim 25 where organization network models quantify the interrelationship between each enterprise, the other enterprises within the organization and one or more aspects of organization financial performance.

37. (new) The computer readable medium of claim 36 where the one or more aspects of enterprise financial performance are revenue, expense, capital change, market value and combinations thereof.

38. (new) The computer readable medium of claim 36 wherein the number of input nodes for the organization network model equals one plus the number of enterprises within the organization.

39. (new) The computer readable medium of claim 36 where an enterprise is a single product, a group of products, a division or an entire company.

40. (new) The computer readable medium of claim 25 where the number of hidden nodes in a network model equals one plus the number of input nodes.

41. (new) The computer readable medium of claim 14 where the optimization models identify changes that will optimize one or more aspects of organization financial performance.

42. (new) The computer readable medium of claim 41 where the one or more aspects of organization financial performance are organization revenue, organization expense, organization capital change, organization current operation value, organization real option value, organization risk, organization market value and combinations thereof.

43. (new) The computer readable medium of claim 41 where the identified changes are changes to are changes to alliance value drivers, brand value drivers, channel value drivers, customer value drivers, customer relationship value drivers, employee value drivers, equipment value drivers, intellectual property value drivers, partnership value drivers, process value drivers, production equipment value drivers, vendor value drivers, vendor relationship value drivers, sales of organization equity, purchases of organization equity, risk transfer purchases or combinations thereof.

44. (new) The computer readable medium of claim 41 where a Monte Carlo model is used to identify the changes that will optimize an aspect of organization financial performance

45. (new) The computer readable medium of claim 41 where genetic algorithms or multi-criteria optimization models are used to identify the changes that will optimize two or more aspects of organization financial performance

46. (new) The computer readable medium of claim 14 where the simulation models forecast the net impact of the proposed changes on one or more aspects of organization financial performance.

47. (new) The computer readable medium of claim 46 where the net impact on one or more aspects of financial performance is the impact of the change on the one or more aspects of financial performance net of any impact on other elements of value.

48. (new) The computer readable medium of claim 46 where the simulation model is a Monte Carlo model.

49. (new) The computer readable medium of claim 46 where the proposed changes are changes to are changes to alliance value drivers, brand value drivers, channel value drivers, customer value drivers, customer relationship value drivers, employee value drivers, equipment value drivers, intellectual property value drivers, partnership value drivers, process value drivers, production equipment value drivers, vendor value drivers, vendor relationship value drivers, sales of organization equity, purchases of organization equity, risk transfer purchases or combinations thereof.

50. (new) The computer readable medium of claim 13 where the management reports detail the current organization value, the current organization risk, prior organization value, prior organization risk, future organization value, future organization risk, the change in organization value over time, the change in organization risk over time and combinations thereof.

51. (new) The computer readable medium of claim 13 where the management reports use the Value Map® Format.

52. (new) The computer readable medium of claim 13 where the management reports detail organization value and changes in organization value by element of value, risk and real option.

53. (new) The computer readable medium of claim 52 where the elements of value are alliances, brands, channels, customers, customer relationships, employees, equipment, intellectual property, partnerships, processes, production equipment, vendors, vendor relationships and combinations thereof.

54. (new) The computer readable medium of claim 52 where the risks are fire risks, earthquake risks, flood risks, weather risks, contingent liabilities and combinations thereof.

55. (new) The computer readable medium of claim 13 where performance information includes component valuations, current operation valuations, element composite variables, factor composite variables, element performance indicators, factor performance indicators, element relative contributions, factor relative contributions, element valuations, factor valuations, element value drivers, factor value drivers, enterprise valuations, option discount rates, real option valuations, relative element strength, risk quantifications and combinations thereof.

56. (new) The computer readable medium of claim 55 where performance information is developed for one or more specified points in time within a sequential series of points in time.

57. (new) The computer readable medium of claim 55 where changes in performance information are tracked over time.

58. (new) The computer readable medium of claim 55 where valuations are completed using the organization cost of capital.

59. (new) The computer readable medium of claim 55 where valuations quantify net impact on organization financial performance.

60. (new) The computer readable medium of claim 55 where elements are alliances, brands, channels, customers, customer relationships, employees, equipment, intellectual property, partnerships, processes, production equipment, vendors, vendor relationships and combinations thereof.

61. (new) The computer readable medium of claim 55 where factors are commodity prices, inflation rate, gross domestic product, volatility, interest rates, insider trading, consumer confidence, organization performance against expectations, the unemployment rate and combinations thereof.

62. (new) The computer readable medium of claim 55 where the risks are fire risks, earthquake risks, flood risks, weather risks, contingent liabilities and combinations thereof.

63. (new) The computer readable medium of claim 55 where factor performance indicators quantify factor impact on one or more aspects of enterprise financial performance.

64. (new) The computer readable medium of claim 55 where factor performance indicators are selected from the group consisting of factor variables and averages, patterns, ratios, summaries, trends, totals, rolling averages, rolling totals, time lagged data, time lagged ratios, time lagged trends, time lagged summaries and time lagged trends derived from factor variables.

65. (new) The computer readable medium of claim 64 where factor variables are the numeric and date data associated with a market value factor.

66. (new) The computer readable medium of claim 65 wherein item variable data is obtained from advanced financial systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, estimating systems, intellectual property management systems, process management systems, supply chain management systems, vendor management systems, operation management systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), quality control systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, purchasing systems, web site systems, the Internet, external databases, user input and combinations thereof.

67. (new) The computer readable medium of claim 55 where factor value drivers are factor performance indicators that are causal to changes in one or more aspects of enterprise financial performance.

68. (new) The computer readable medium of claim 55 where factor relative contributions quantify relative factor impacts on an aspect of organization financial performance by enterprise.

69. (new) The computer readable medium of claim 68 where the factor impact on an aspect of organization financial performance is the impact on the aspect of organization financial performance net of any impact on other factors and elements of value.

70. (new) The computer readable medium of claim 55 where factor valuations are the sum of factor contributions to each category of value present in the organization.

71. (new) The computer readable medium of claim 70 where the categories of value are current operation, real option, market sentiment and combinations thereof.

72. (new) The computer readable medium of claim 55 where the method used for calculating factor valuations is determined in part by the level of interaction between market value factors.

73. (new) The computer readable medium of claim 55 where organization factor valuations are calculated by summing the factor contribution to each enterprise in the organization.

74. (amended) The computer readable medium of claim 55 where risks are quantified under a normal scenario, an extreme scenario or combinations thereof.

75. (amended) The computer readable medium of claim 55 wherein the quantified risk identifies the impact of the risk on the organization by element of value and category of value.

76. (new) The computer readable medium of claim 55 wherein the real option values are determined using dynamic programming, binomial algorithms, neural network algorithms or Black Scholes algorithms.

77. (new) The computer readable medium of claim 13 where the lists identify changes that will optimize organization revenue, organization expense, organization capital change, organization current operation value, organization market value, organization real option value, organization risk and combinations thereof.

78. (new) The computer readable medium of claim 13 where equity trading is completed when the value of organization market sentiment is negative.

79. (new) The computer readable medium of claim 13 where equity trading is completed when the value of organization market sentiment is negative.

80. (new) The computer readable medium of claim 13 where risk transfer purchases include insurance purchases, swaps, derivative purchases and combinations thereof.

81. (new) The computer readable medium of claim 13 where the organization ontology defines the components of value, elements of value, enterprises, market value factors, and risks associated with the organization, their inter-relationships and their relationship to different aspects of the organization.

82. (new) The computer readable medium of claim 1 that independently learns the relative importance of the different elements of value, market value factors, categories of value and risks in determining organization financial performance.

83. (new) A organization network method, comprising:
  integrating data from a variety of sources in accordance with a common schema, and
  using at least a portion of the integrated data to create one or more network models.

84. (new) The method of claim 83 where network models are enterprise network models or organization network models.

85. (new) The method of claim 83 where network models are neural nets.

86. (new) The method of claim 84 where enterprise network models quantify the interrelationship between each element of value, enterprise market value factors, the other enterprise elements of value and one or more aspects of enterprise financial performance or the interrelationship between each market value factor, enterprise elements of value, the other enterprise market value factors and one or more aspects of enterprise financial performance.

87. (new) The method of claim 86 wherein the number of input nodes for an enterprise network model is a function of the number of active enterprise elements of value, the number of market value factors and the level of interaction between the elements and factors.

88. (new) The method of claim 86 wherein the number of input nodes for an enterprise network model equals one plus the number of active elements of value and market value factors when composite variables are used to summarize the impact of all active elements of value and market value factors.

89. (new) The method of claim 86 wherein the number of input nodes for the enterprise network model equals one plus the number of element value drivers and factor value drivers when composite variables are not used to summarize the impact of any active elements of value or market value factors.

90. (new) The method of claim 86 where the number of input nodes in an enterprise network model is between one plus the number of active elements of value and market value factors and one plus the number of active element value drivers and factor value drivers.

91. (new) The method of claim 86 where the active elements of value are alliances, brands, channels, customers, customer relationships, employees, equipment, intellectual property, partnerships, processes, production equipment, vendors, vendor relationships and combinations thereof.

92. (new) The method of claim 86 where the one or more aspects of enterprise financial performance are revenue, expense, capital change, market value and combinations thereof.

93. (new) The method of claim 86 where market value factors are commodity prices, inflation rate, gross domestic product, volatility, interest rates, insider trading, consumer confidence, organization performance against expectations, the unemployment rate and combinations thereof.

94. (new) The method of claim 84 where organization network models quantify the interrelationship between each enterprise, the other enterprises within the organization and one or more aspects of organization financial performance.

95. (new) The method of claim 94 where the one or more aspects of organization financial performance are revenue, expense, capital change, market value and combinations thereof.

96. (new) The method of claim 94 wherein the number of input nodes for the organization network model equals one plus the number of enterprises within the organization.

97. (new) The method of claim 94 where an enterprise is a single product, a group of products, a division or an entire company.

98. (new) The method of claim 83 where the number of hidden nodes in a network model equals one plus the number of input nodes.

99. (new) The tools of claim 1 that can be used to automate the management and operation of a risk transfer operation such as an insurance company or risk exchange.

Marked up original:

1. ~~A computer-implemented method and system for transferring risks from a commercial enterprise;~~ (amended) A computer readable medium having sequences of instructions stored therein, which when executed cause the processors in a plurality of computers that have been connected via a network to perform an organization performance method, comprising:

   integrating data from a variety of sources in accordance with a common schema, and using at least a portion of the integrated data to create one or more tools for managing organization financial performance.

2. ~~The method and system from claim 1 that further identifies, analyzes and implements risk reduction swaps;~~(amended) The computer readable medium of claim 1 where the method further comprises making the one or more tools available for review.

3. ~~The method and system from claim 1 that further analyzes and sells risk reduction products tailored to the needs of said commercial enterprise;~~(amended) The computer readable medium of claim 2 where the one or more tools are made available for review using an electronic display, a paper document or combinations thereof.

4. ~~A computer-implemented method and system for analyzing and managing the risks associated with a risk exchange or insurance company in an automated fashion;~~(amended) The computer readable medium of claim 1 where data is obtained from advanced financial systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, estimating systems, intellectual property management systems, process management systems, supply chain management systems, vendor management systems, operation management systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), quality control systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, purchasing systems, web site systems, the Internet, external databases, user input and combinations thereof.

5. ~~A computer-implemented method and system for analyzing and managing the assets associated with a risk exchange or insurance company in an automated~~

~~fashion~~(amended) The computer readable medium of claim 1 where the data includes historical data, forecast data and combinations thereof.

6. (new) The computer readable medium of claim 1 where the data includes transaction data, descriptive data, geospatial data, text data, linkage data and combinations thereof.

7. (new) The computer readable medium of claim 1 where an organization is a single product, a group of products, a division, an entire company, a multi company corporation or a value chain.

8. (new) The computer readable medium of claim 1 where the organization is a client.

9. (new) The computer readable medium of claim 1 where the common schema defines common attributes from the group consisting of data structure, organization designation, metadata standard and data dictionary.

10. (new) The computer readable medium of claim 9 where the data dictionary defines standard data attributes from the group consisting of account numbers, components of value, currencies, elements of value, enterprise designations, market value factors, organization designations, risks, time periods and units of measure.

11. (new) The computer readable medium of claim 9 where the data structure is a hierarchy.

12. (new) The computer readable medium of claim 9 where the metadata standard is XML, Microsoft OIS or the Metadata Coalition specification.

13. (new) The computer readable medium of claim 1 where the one or more tools for organization management include analytical models, an organization ontology, management reports, performance information, lists of changes that will optimize one or more aspects of organization financial performance, a system for automated equity trading, a system for automated purchase of risk transfer and combinations thereof.

14. (new) The computer readable medium of claim 1 where analytical models include component of value models, market value models, network models, optimization models, simulation models and combinations thereof.

15. (new) The computer readable medium of claim 14 where the component of value models quantify the impact of one or more elements of value and one or more market value factors on revenue, expense or capital change by enterprise.

16. (new) The computer readable medium of claim 14 where the elements of value are.

17. (new) The computer readable medium of claim 14 where the market value factors are.

18. (new) The computer readable medium of claim 14 where the component of value models are causal predictive models.

19. (new) The computer readable medium of claim 14 where element value drivers, composite variables or vectors are used as inputs to the component of value models.

20. (new) The computer readable medium of claim 14 where the weightings of the best fit component of value models are used to quantify the impact of each element of value and market value factor on each component of value.

21. (new) The computer readable medium of claim 14 where the component of value models are selected from the group consisting of neural net; regression; generalized additive; multivalent, support vector, entropy minimization, Markov, Bayesian, minimum message length (MML) and path analysis models.

22. (new) The computer readable medium of claim 14 where the market value model quantifies the relationship between organization market value and the combination of the current operation, real option and market sentiment values for the organization by enterprise.

23. (new) The computer readable medium of claim 22 where market value models forecast future organization market value.

24. (new) The computer readable medium of claim 23 where the future market value of enterprise equity is forecast by removing the forecast value of organization debt from the forecast of future organization market value.

25. (new) The computer readable medium of claim 14 where network models are enterprise network models or organization network models.

26. (new) The computer readable medium of claim 14 where network models are neural nets.

27. (new) The computer readable medium of claim 25 where enterprise network models quantify the interrelationship between each element of value, enterprise market value factors, the other enterprise elements of value and one or more aspects of enterprise financial performance or the interrelationship between each market value factor, enterprise elements of value, the other enterprise market value factors and one or more aspects of enterprise financial performance.

28. (new) The computer readable medium of claim 27 wherein the number of input nodes for an enterprise network model is a function of the number of active enterprise elements of value, the number of market value factors and the level of interaction between the elements and factors.

29. (new) The computer readable medium of claim 27 wherein the number of input nodes for an enterprise network model equals one plus the number of active elements of value and market value factors when composite variables are used to summarize the impact of all active elements of value and market value factors.

30. (new) The computer readable medium of claim 27 wherein the number of input nodes for the enterprise network model equals one plus the number of element value drivers and factor value drivers when composite variables are not used to summarize the impact of any active elements of value or market value factors.

31. (new) The computer readable medium of claim 27 where the number of input nodes in an enterprise network model is between one plus the number of active elements of

value and market value factors and one plus the number of active element value drivers and factor value drivers.

32. (new) The computer readable medium of claim 27 where the active elements of value are alliances, brands, channels, customers, customer relationships, employees, equipment, intellectual property, partnerships, processes, production equipment, vendors, vendor relationships and combinations thereof.

33. (new) The computer readable medium of claim 27 where the one or more aspects of enterprise financial performance are revenue, expense, capital change, market value and combinations thereof.

34. (new) The computer readable medium of claim 27 where market value factors are commodity prices, inflation rate, gross domestic product, volatility, interest rates, insider trading, consumer confidence, organization performance against expectations, the unemployment rate and combinations thereof.

36. (new) The computer readable medium of claim 25 where organization network models quantify the interrelationship between each enterprise, the other enterprises within the organization and one or more aspects of organization financial performance.

37. (new) The computer readable medium of claim 36 where the one or more aspects of enterprise financial performance are revenue, expense, capital change, market value and combinations thereof.

38. (new) The computer readable medium of claim 36 wherein the number of input nodes for the organization network model equals one plus the number of enterprises within the organization.

39. (new) The computer readable medium of claim 36 where an enterprise is a single product, a group of products, a division or an entire company.

40. (new) The computer readable medium of claim 25 where the number of hidden nodes in a network model equals one plus the number of input nodes.

41. (new) The computer readable medium of claim 14 where the optimization models identify changes that will optimize one or more aspects of organization financial performance.

42. (new) The computer readable medium of claim 41 where the one or more aspects of organization financial performance are organization revenue, organization expense, organization capital change, organization current operation value, organization real option value, organization risk, organization market value and combinations thereof.

43. (new) The computer readable medium of claim 41 where the identified changes are changes to are changes to alliance value drivers, brand value drivers, channel value drivers, customer value drivers, customer relationship value drivers, employee value drivers, equipment value drivers, intellectual property value drivers, partnership value drivers, process value drivers, production equipment value drivers, vendor value drivers, vendor relationship value drivers, sales of organization equity, purchases of organization equity, risk transfer purchases or combinations thereof.

44. (new) The computer readable medium of claim 41 where a Monte Carlo model is used to identify the changes that will optimize an aspect of organization financial performance

45. (new) The computer readable medium of claim 41 where genetic algorithms or multi-criteria optimization models are used to identify the changes that will optimize two or more aspects of organization financial performance

46. (new) The computer readable medium of claim 14 where the simulation models forecast the net impact of the proposed changes on one or more aspects of organization financial performance.

47. (new) The computer readable medium of claim 46 where the net impact on one or more aspects of financial performance is the impact of the change on the one or more aspects of financial performance net of any impact on other elements of value.

48. (new) The computer readable medium of claim 46 where the simulation model is a Monte Carlo model.

49. (new) The computer readable medium of claim 46 where the proposed changes are changes to are changes to alliance value drivers, brand value drivers, channel value drivers, customer value drivers, customer relationship value drivers, employee value drivers, equipment value drivers, intellectual property value drivers, partnership value drivers, process value drivers, production equipment value drivers, vendor value drivers, vendor relationship value drivers, sales of organization equity, purchases of organization equity, risk transfer purchases or combinations thereof.

50. (new) The computer readable medium of claim 13 where the management reports detail the current organization value, the current organization risk, prior organization value, prior organization risk, future organization value, future organization risk, the change in organization value over time, the change in organization risk over time and combinations thereof.

51. (new) The computer readable medium of claim 13 where the management reports use the Value Map® Format.

52. (new) The computer readable medium of claim 13 where the management reports detail organization value and changes in organization value by element of value, risk and real option.

53. (new) The computer readable medium of claim 52 where the elements of value are alliances, brands, channels, customers, customer relationships, employees, equipment, intellectual property, partnerships, processes, production equipment, vendors, vendor relationships and combinations thereof.

54. (new) The computer readable medium of claim 52 where the risks are fire risks, earthquake risks, flood risks, weather risks, contingent liabilities and combinations thereof.

55. (new) The computer readable medium of claim 13 where performance information includes component valuations, current operation valuations, element composite variables, factor composite variables, element performance indicators, factor performance indicators, element relative contributions, factor relative contributions,

element valuations, factor valuations, element value drivers, factor value drivers, enterprise valuations, option discount rates, real option valuations, relative element strength, risk quantifications and combinations thereof.

56. (new) The computer readable medium of claim 55 where performance information is developed for one or more specified points in time within a sequential series of points in time.

57. (new) The computer readable medium of claim 55 where changes in performance information are tracked over time.

58. (new) The computer readable medium of claim 55 where valuations are completed using the organization cost of capital.

59. (new) The computer readable medium of claim 55 where valuations quantify net impact on organization financial performance.

60. (new) The computer readable medium of claim 55 where elements are alliances, brands, channels, customers, customer relationships, employees, equipment, intellectual property, partnerships, processes, production equipment, vendors, vendor relationships and combinations thereof.

61. (new) The computer readable medium of claim 55 where factors are commodity prices, inflation rate, gross domestic product, volatility, interest rates, insider trading, consumer confidence, organization performance against expectations, the unemployment rate and combinations thereof.

62. (new) The computer readable medium of claim 55 where the risks are fire risks, earthquake risks, flood risks, weather risks, contingent liabilities and combinations thereof.

63. (new) The computer readable medium of claim 55 where factor performance indicators quantify factor impact on one or more aspects of enterprise financial performance.

64. (new) The computer readable medium of claim 55 where factor performance indicators are selected from the group consisting of factor variables and averages, patterns, ratios, summaries, trends, totals, rolling averages, rolling totals, time lagged data, time lagged ratios, time lagged trends, time lagged summaries and time lagged trends derived from factor variables.

65. (new) The computer readable medium of claim 64 where factor variables are the numeric and date data associated with a market value factor.

66. (new) The computer readable medium of claim 65 wherein item variable data is obtained from advanced financial systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, estimating systems, intellectual property management systems, process management systems, supply chain management systems, vendor management systems, operation management systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), quality control systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, purchasing systems, web site systems, the Internet, external databases, user input and combinations thereof.

67. (new) The computer readable medium of claim 55 where factor value drivers are factor performance indicators that are causal to changes in one or more aspects of enterprise financial performance.

68. (new) The computer readable medium of claim 55 where factor relative contributions quantify relative factor impacts on an aspect of organization financial performance by enterprise.

69. (new) The computer readable medium of claim 68 where the factor impact on an aspect of organization financial performance is the impact on the aspect of organization financial performance net of any impact on other factors and elements of value.

70. (new) The computer readable medium of claim 55 where factor valuations are the sum of factor contributions to each category of value present in the organization.

71. (new) The computer readable medium of claim 70 where the categories of value are current operation, real option, market sentiment and combinations thereof.

72. (new) The computer readable medium of claim 55 where the method used for calculating factor valuations is determined in part by the level of interaction between market value factors.

73. (new) The computer readable medium of claim 55 where organization factor valuations are calculated by summing the factor contribution to each enterprise in the organization.

74. (amended) The computer readable medium of claim 55 where risks are quantified under a normal scenario, an extreme scenario or combinations thereof.

75. (amended) The computer readable medium of claim 55 wherein the quantified risk identifies the impact of the risk on the organization by element of value and category of value.

76. (new) The computer readable medium of claim 55 wherein the real option values are determined using dynamic programming, binomial algorithms, neural network algorithms or Black Scholes algorithms.

77. (new) The computer readable medium of claim 13 where the lists identify changes that will optimize organization revenue, organization expense, organization capital change, organization current operation value, organization market value, organization real option value, organization risk and combinations thereof.

78. (new) The computer readable medium of claim 13 where equity trading is completed when the value of organization market sentiment is negative.

79. (new) The computer readable medium of claim 13 where equity trading is completed when the value of organization market sentiment is negative.

80. (new) The computer readable medium of claim 13 where risk transfer purchases include insurance purchases, swaps, derivative purchases and combinations thereof.

81. (new) The computer readable medium of claim 13 where the organization ontology defines the components of value, elements of value, enterprises, market value factors, and risks associated with the organization, their interrelationships and their relationship to aspects of the organization.

82. (new) The computer readable medium of claim 1 that independently learns the relative importance of the different elements of value, market value factors, categories of value and risks in determining organization financial performance.

83. (new) A organization network method, comprising:
    integrating data from a variety of sources in accordance with a common schema, and
    using at least a portion of the integrated data to create one or more network models.

84. (new) The method of claim 83 where network models are enterprise network models or organization network models.

85. (new) The method of claim 83 where network models are neural nets.

86. (new) The method of claim 84 where enterprise network models quantify the interrelationship between each element of value, enterprise market value factors, the other enterprise elements of value and one or more aspects of enterprise financial performance or the interrelationship between each market value factor, enterprise elements of value, the other enterprise market value factors and one or more aspects of enterprise financial performance.

87. (new) The method of claim 86 wherein the number of input nodes for an enterprise network model is a function of the number of active enterprise elements of value, the number of market value factors and the level of interaction between the elements and factors.

88. (new) The method of claim 86 wherein the number of input nodes for an enterprise network model equals one plus the number of active elements of value and market

value factors when composite variables are used to summarize the impact of all active elements of value and market value factors.

89. (new) The method of claim 86 wherein the number of input nodes for the enterprise network model equals one plus the number of element value drivers and factor value drivers when composite variables are not used to summarize the impact of any active elements of value or market value factors.

90. (new) The method of claim 86 where the number of input nodes in an enterprise network model is between one plus the number of active elements of value and market value factors and one plus the number of active element value drivers and factor value drivers.

91. (new) The method of claim 86 where the active elements of value are alliances, brands, channels, customers, customer relationships, employees, equipment, intellectual property, partnerships, processes, production equipment, vendors, vendor relationships and combinations thereof.

92. (new) The method of claim 86 where the one or more aspects of enterprise financial performance are revenue, expense, capital change, market value and combinations thereof.

93. (new) The method of claim 86 where market value factors are commodity prices, inflation rate, gross domestic product, volatility, interest rates, insider trading, consumer confidence, organization performance against expectations, the unemployment rate and combinations thereof.

94. (new) The method of claim 84 where organization network models quantify the interrelationship between each enterprise, the other enterprises within the organization and one or more aspects of organization financial performance.

95. (new) The method of claim 94 where the one or more aspects of organization financial performance are revenue, expense, capital change, market value and combinations thereof.